

FIG. 1

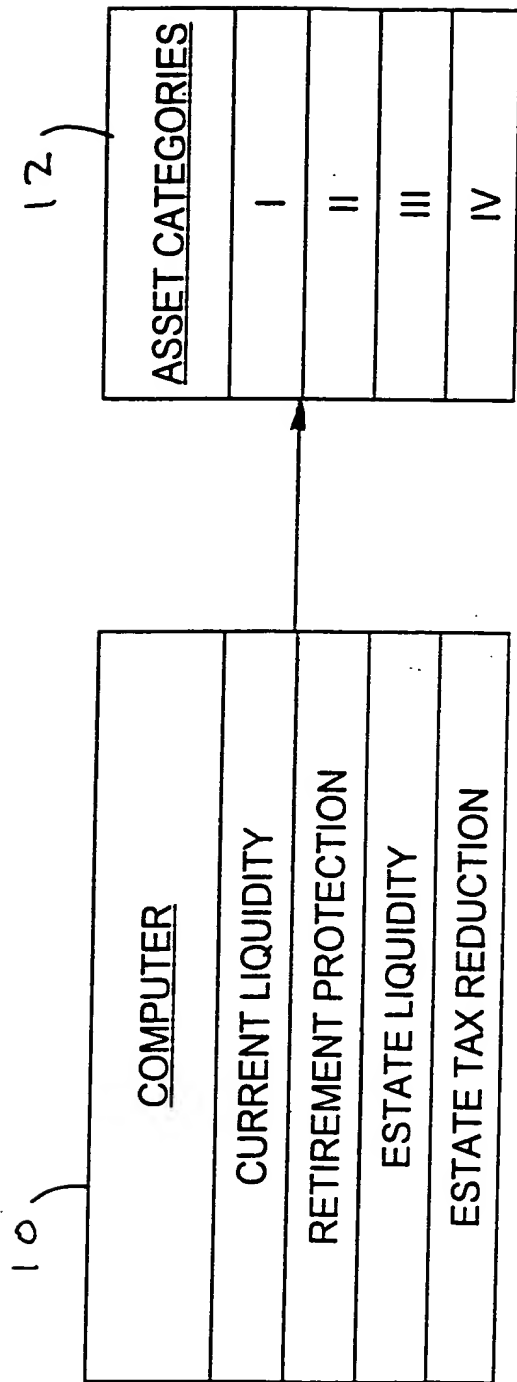


FIG. 2

14

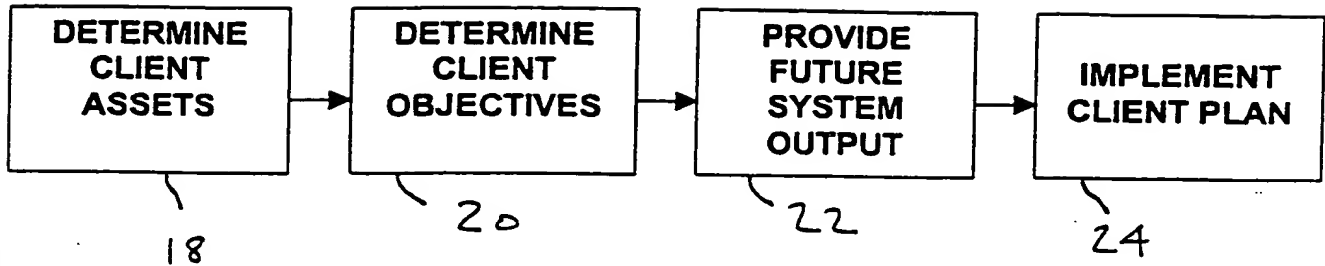
[illegible]

FIG. 3A

<u>CATEGORY I</u>	
PERSONAL AND PLEASURE	
ASSET TYPES:	ASSET PURPOSE:
-HOMES	-SHELTER AND ENJOYMENT
-BOATS	-LIFESTYLE ENHANCING
-AUTOS	-NON-INCOME PRODUCING
-TOYS	-NON-LIQUID
-JEWELRY	-NON-CONSUMABLE

FIG. 3B

<u>CATEGORY II</u>	
RESERVE CAPITAL	
ASSET TYPES:	ASSET PURPOSE:
CASH AND EQUIVALENTS:	-EMERGENCIES
-CHECKING	-OPPORTUNITIES
-SAVINGS	-LARGE CAPITAL EXPENDITURES
-MONEY MARKET	-OPERATING CAPITAL
-CD'S	-CURRENT ESTATE TAX LIQUIDITY
-T-BILLS	(IF DEATH OCCURS TODAY)
-EARNED INCOME	
-PASSIVE INVESTMENT ORDINARY INCOME	

001211 6672200

1

<u>CATEGORY III</u>	
RETIREMENT FUNDING	
ASSET TYPES:	ASSET PURPOSE:
-INDIVIDUAL STOCKS HELD LONG TERM	-WEALTH ACCUMULATION (GROWTH ORIENTED)
-MUNICIPAL BONDS/FUNDS	-SOURCE OF INCOME FOR LIVING EXPENSES AFTER RETIREMENT
-CLOSELY HELD COMPANY EQUITY	-CURRENT ESTATE TAX LIQUIDITY IF DEATH OCCURS TODAY
-INVESTMENT REAL ESTATE	

ASSET TYPES:

- INDIVIDUAL STOCKS HELD LONG TERM
- MUNICIPAL BONDS/FUNDS
- CLOSELY HELD COMPANY EQUITY
- INVESTMENT REAL ESTATE

**-SOURCE OF INCOME FOR LIVING
EXPENSES AFTER RETIREMENT
-CURRENT ESTATE TAX LIQUIDITY
IF DEATH OCCURS TODAY**

F

<u>CATEGORY IV</u>	
RETIREMENT PROTECTION AND ESTATE LIQUIDITY	
ASSET TYPES:	ASSET PURPOSE:
-FUTURE SYSTEM PRODUCTS	-EXEMPT ASSETS FROM
-ANNUITIES	CREDITORS TO PROVIDE INCOME
-QUALIFIED PLANS	ONLY IN CASE ALL OTHER
-IRA'S	ASSETS ARE LOST
-SEP'S	-CURRENT ESTATE TAX LIQUIDITY
-LIFE INSURANCE	IF DEATH OCCURS TODAY
	-PROJECTED ESTATE TAX
	LIQUIDITY

ASSET TYPES:

- FUTURE SYSTEM PRODUCTS
- ANNUITIES
- QUALIFIED PLANS
- IRA'S
- SEP'S
- LIFE INSURANCE

- EXEMPT ASSETS FROM CREDITORS TO PROVIDE INCOME ONLY IN CASE ALL OTHER ASSETS ARE LOST
- CURRENT ESTATE TAX LIQUIDITY IF DEATH OCCURS TODAY
- PROJECTED ESTATE TAX LIQUIDITY

FIG. 4

